

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Scott D Cyphert
Jennifer A Cyphert
Debtor(s)

Bankruptcy Case No.: 16-21313-CMB
Issued Per Oct. 20, 2016 Proceeding
Chapter: 13
Docket No.: 47 – 11, 40
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 3, 2016 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$873 as of November 2016. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PNC Bank at Claim No. 13 .
- ☒ H. Additional Terms: Debtors shall provide annual income updates per Section 521(f)(1) (tax returns) and (4) and (g)(1) (income statements) and shall final amended schedules I & J and plan modification to increase plan payments, as appropriate, when Debtor-wife returns to work force.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: October 27, 2016

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Scott D Cyphert
 Jennifer A Cyphert
 Debtors

Case No. 16-21313-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Oct 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2016.

db/jdb +Scott D Cyphert, Jennifer A Cyphert, 239 F Whitestown Village, Butler, PA 16001-6665
 14209110 +AES / PNC Bank, 1200 North 7th Street, Harrisburg, PA 17102-1419
 14209111 +Aes / PNC National City, PO Box 61047, Harrisburg, PA 17106-1047
 14209109 +Aes / Pheaa FRN, Po Box 61047, Harrisburg, PA 17106-1047
 14283983 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008,
 Carol Stream, IL 60197-5008
 14209114 +Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
 14209115 +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14233323 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14209117 +Central Credit / Penn Credit Corporation, Attn: Bankruptcy, Po Box 988,
 Harrisburg, PA 17108-0988
 14209118 +Comenity Bank / Victoria's Secret, Po Box 182125, Columbus, OH 43218-2125
 14282610 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14248169 +MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 14209119 +National City Mortgage / PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive,
 Miamisburg, OH 45342-5433
 14232950 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14288150 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 14209122 +USAA Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
 14284784 +Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601
 14209123 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 14209124 +Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr +E-mail/Text: mmccconnell@baecu.com Oct 28 2016 02:03:09 Butler Armco Employees Credit Union,
 101 Hollywood Drive, P.O. Box 1589, Butler, PA 16003-1589

14209112 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 28 2016 02:02:36 American Honda Finance,
 Po Box 168088, Irving, TX 75016
 14218513 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 28 2016 02:02:36
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088, 866-716-6441
 14209113 +E-mail/Text: mmccconnell@baecu.com Oct 28 2016 02:03:08 Butler Armco Employees Credit Union,
 Po Box 1589, Butler, PA 16003-1589
 14209116 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Oct 28 2016 02:23:40
 Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
 14258327 E-mail/Text: bnc-quantum@quantum3group.com Oct 28 2016 02:01:39
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14209120 +E-mail/PDF: gecsedirecoverycorp.com Oct 28 2016 01:55:24 Synchrony Bank / Care Credit,
 Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 14209121 +E-mail/PDF: gecsedirecoverycorp.com Oct 28 2016 01:55:24 Synchrony Bank / JCPenneys,
 Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
 cr PNC Mortgage Company
 cr* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance Corporation, PO Box 168088,
 Irving, TX 75016)
 14234786* +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 27

Date Rcvd: Oct 27, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Mortgage Company agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Daniel P. Foster on behalf of Joint Debtor Jennifer A Cyphert dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Scott D Cyphert dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Matthew F. Marshall on behalf of Creditor Butler Armco Employees Credit Union
mmarshall@dmkcg.com, jrickabaugh@dmkcg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
William E. Craig on behalf of Creditor American Honda Finance Corporation
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com

TOTAL: 8